

# Motor Insurance

with Zurich HelpPoint<sup>®</sup>



Here to help your world

# If you breakdown... we'll be there

If your car breaks down or you have a roadside emergency (e.g. a flat tyre, or you run out of fuel), it is reassuring to know that help is at hand 24 hours a day - no matter where you are within Ireland.

By contacting our emergency helpline on 1890 208 408 (from Northern Ireland 0808 1017444), we will arrange for someone to come to your assistance as soon as possible.

## **Comprehensive policies**

- Free 24 hour breakdown assistance should your vehicle be immobilised more than 2km from your home. Family Car Insurance customers get this assistance from outside their house.
- Free recovery to the nearest garage capable of repairing your car if it cannot be mobilised on the spot.
- Free assistance if you run out of fuel or get a flat tyre.
- Additional benefits if the breakdown occurs within the Republic of Ireland and is more than 50km from your home.
- Fast and efficient service from our Approved Repairers and Glass Replacement Agents in the Republic of Ireland.

*See policy document for full details.*

## **Third Party Fire & Theft policies**

- The above service is available at competitively negotiated rates.



# What you should do in the event of an accident

- Report the accident to the Gardai immediately. If the accident involves injury to people you are required by law to report the incident to the Gardai or local police (if abroad) as soon as possible and in any case within 24 hours.
- Note the registration of any vehicles involved.
- Exchange names, addresses, driving licence & insurance details with anyone involved. Try to obtain the names and addresses of any witnesses.
- This is a stressful situation so don't be pressurised by others at the scene into admitting any fault on your part. When you've had time to recover and look at the facts, things may in reality be very different.
- If possible, draw a basic diagram of the accident location to include approximate road measurements, road signs, markings, traffic signals and vehicles involved. If you have a mobile phone with a built-in digital camera, you could also take some photos.
- Notify us of your accident as soon as possible on our 24 Hour Emergency Helpline 1890 208 408. We are available 24 hours a day, 365 days a year.



24 Hour Emergency  
& Claims Assistance  
1890 208 408

# Welcome to Zurich HelpPoint® ... Here to help your world

*Zurich HelpPoint is new.*

It's the name we give to the full and increasing range of services we deliver to our customers, and it's all about us helping you in your motoring world.

It's an expression not just of intent, but of real world, tangible service delivery - something more than promises alone.

It's our shorthand way of saying 'come to Zurich and we'll look after you'.

One look at our offer and we think you'll understand what we mean.



**Quality**

## High **quality** cover

- Our expert repair network gives a 3 year guarantee on all accident repairs (excluding parts)
- Superior personal belongings cover up to €400
- Optional protected no claims bonus
- 24 hour breakdown assistance - including Northern Ireland
- Foreign trips up to 60 days automatically covered
- Legal expenses cover available
- Personal injury cover as standard



**Help**

## **Help** when you need it

- Online guides and tools to help you select the right cover and prevent avoidable accidents
- Online access to policy information
- Online advice to help you make a claim
- High quality practical advice through all our sales channels
- A useful welcome pack with your policy documents
- Easy to understand quote documents



## Fast

### Fast and convenient service

- You can report an accident/theft or call for emergency assistance 24/7
- We'll recover your vehicle from anywhere in the country if your car is undrivable following an accident
- You'll get a like for like courtesy car up to 1800cc for the duration of the repairs (up to 10 days), when you use our approved repairer network
- We settle all claims directly with our approved repairers - meaning you only pay the policy excess



## Fair

### Fair in the way we operate

- Our Motor Customer Charter underpins our commitment to give you the best service
- We offer new-for-old car replacement (60% damage within 12 months of registration as new)
- We only use original manufacturer's parts
- We offer the choice of a repair service or a cash alternative
- We offer discounts if you also purchase your home insurance from Zurich
- You won't lose your no claims bonus following a fire or theft claim
- 75% premium rebate if you decide to take your car off the road



## Easy

### Easy to deal with

- Contact us whichever way suits you best - phone, web, email, fax or letter
- You can pay by instalments (subject to eligibility)
- We give you a full and clear explanation of the claims process
- We'll keep you updated on the progress of your claim
- You'll get a named claims adviser

**At Zurich, when we say we're here to help your world, we really do mean it.**

# Motor Customer Charter

In this spirit of delivery, we have set out a clear Customer Charter to show you exactly what you can expect from us...



You can be confident in our Zurich approved network that guarantees repairs for three years (excluding parts).



We'll make sure you can contact us easily by being available 24/7 for emergency assistance or to report a theft or an accident. You can call 1890 208 408.



Every cent counts these days. So because we value your custom, we'll give you an extra discount off your home insurance when you also have your car insurance with Zurich.



Whether you are changing your car, your address or you just need to request a copy of your motor certificate and disc, you can request changes to your policy online 24/7 via our website.



You don't have to cause an accident to be involved in one. You have the option to protect your No Claim Discount allowing you to have up to two claims within a 3 year period without affecting your discount.



While your vehicle is being repaired by our approved repairer network, you'll need help to get around. So if you require, we'll deliver you a like for like courtesy car (1,800cc maximum for up to 10 days) and, collect it again when yours is ready.



We don't believe in penalising you for claims that are out of your control. So, if you claim after a fire or theft, we'll make sure you don't lose your no claim discount.



You might have engine trouble or a simple puncture, or you might just have locked yourself out of your car. Our breakdown assistance gives you access to a full emergency rescue and recovery service.



You will be given a full and clear explanation of the claims process by your dedicated claims handler.



If you've been a named driver on someone else's policy we will take this into consideration and give you a named driver discount when you take out a policy in your own name with Zurich.



Thieves aren't always looking to steal your car, often it's your valuable personal possessions they're after. So Zurich gives you superior personal effects cover of up to €400 including handbag cover, childcare accessories, sports equipment, and clothing.

There are many ways to start enjoying the full benefits of *Zurich HelpPoint* and a motor insurance policy designed with you in mind.

**So why not contact your broker, call us direct or visit our website now and find out more?**

**Customer service: 1850 44 77 99**

**24 hour emergency & claims helpline: 1890 208 408  
(Roadside assistance in Northern Ireland: 0808 1017444)**

**Email address: [info@zurich.ie](mailto:info@zurich.ie)**

**Website address: [www.zurich.ie](http://www.zurich.ie)**



This brochure is designed as a guide to the benefits of *Zurich HelpPoint* and your Zurich motor insurance policy. Terms and conditions will apply. You should consult your policy document for full details.

**Zurich Insurance plc**

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Zurich Insurance plc is regulated by the Central Bank of Ireland.

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